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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/581,916
	Filing Date	June 19, 2000
	First Named Inventor	Philippe JACOT
	Art Unit	3624
	Examiner Name	Daniel S. Felton
Total Number of Pages in This Submission	Attorney Docket Number	ICB0063

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Reply to Notification of Non-Compliance of Appeal Brief
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	GRIFFIN & SZIPL, P.C.		
Signature			
Printed name	Joerg-Uwe Szimpl		
Date	February 23, 2005	Reg. No.	31,799

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Phillipe JACOT) Atty. Dkt.: ICB0063
Serial No. 09/581,916) Confirmation No. 4877
Filed: June 19, 2000) Group Art Unit: 3624
For: PROCESS ENABLING FINANCIAL) Examiner: Daniel S. FELTON
TRANSACTIONS, SYSTEM THEREOF)
AND ELECTRONIC PURSE)
Date: February 23, 2005

REPLY TO NOTIFICATION OF NON-COMPLIANCE OF APPEAL BRIEF

BOX: APPEAL BRIEF-Patents

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313

Sir:

In response to the Notification of Non-Compliance dated January 27, 2005,
Applicant requests that the following remarks be considered.

Remarks/Arguments begin on page 2 of this paper.

REMARKS

In a telephone interview on February 7, 2005, Applicant's representative, Wesley Ashton (Reg. No. 47,395), and Examiner Daniel Felten (703-305-0724) of the United States Patent and Trademark Office (USPTO) discussed Examiner Felten's objections to the Appeal Brief previously filed October 22, 2004. Examiner Felten has objected to the Appeal Brief for failing to comply with 37 C.F.R. §§ 1.192(c)(5) and 1.192(c)(7) as outlined in the Notice of Non-Compliance dated January 27, 2005.

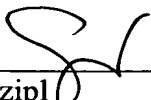
However, 37 C.F.R. § 1.192 was removed and reserved as of September 13, 2004. Therefore, the objections raised by the Examiner are moot as pertaining to regulations that were no longer in effect at the time Applicant's Appeal Brief was filed on October 22, 2004. Thus, the objections must be reconsidered and withdrawn.

The Appeal Brief filed October 22, 2004 is in full compliance with the rules and regulations of the USPTO. Therefore, Applicant respectfully requests that the Appeal Brief filed October 22, 2004 be considered on its merits, and the above-captioned application allowed for the reasons of record.

Questions are welcomed by the below signed attorney for the Applicants.

Respectfully submitted,

GRIFFIN & SZIPL, P.C.



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